

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DUVINEEL M. CABRERA
MARIA ENALYN CABRERA
Debtor(s)

Case No. 14-22105CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/23/2014.
- 2) The plan was confirmed on 08/18/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/18/2014, 08/06/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/10/2019.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$99,709.63.
- 10) Amount of unsecured claims discharged without payment: \$39,030.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$216,617.64
Less amount refunded to debtor \$50.00

NET RECEIPTS: \$216,567.64

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$8,265.91
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,765.91

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	24,803.00	NA	NA	0.00	0.00
ALICE SANTOS	Unsecured	1,500.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	5,889.00	5,889.87	5,889.87	532.39	0.00
CHILDRENS COMMUNITY PEDIATRI	Unsecured	106.00	NA	NA	0.00	0.00
CHILDRENS COMMUNITY PEDIATRI	Unsecured	3.93	NA	NA	0.00	0.00
CHILDRENS COMMUNITY PEDIATRI	Unsecured	26.00	NA	NA	0.00	0.00
CHILDRENS COMMUNITY PEDIATRI	Unsecured	25.00	NA	NA	0.00	0.00
CHILDRENS COMMUNITY PEDIATRI	Unsecured	25.00	NA	NA	0.00	0.00
CHILDRENS HOSPITAL OF PITTSBUR	Unsecured	54.76	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	17,803.80	17,803.80	0.00
COLLECTION SERVICE CENTER INC	Unsecured	79.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	8,728.39	8,570.39	8,570.39	774.69	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	168.45	206.38	206.38	18.66	0.00
ECMC(*)	Unsecured	27,312.00	52,093.49	52,093.49	4,708.80	0.00
EQUITABLE GAS CO(*)	Priority	NA	NA	NA	3,015.84	0.00
INTERNAL REVENUE SERVICE*	Unsecured	1,272.50	1,432.93	1,432.93	129.53	0.00
INTERNAL REVENUE SERVICE*	Priority	3,451.81	3,282.94	3,282.94	3,282.94	0.00
JPMORGAN CHASE BANK NA	Unsecured	7,092.00	NA	NA	0.00	0.00
JULIE TRACY	Unsecured	2,700.00	NA	NA	0.00	0.00
MUNICIPAL AUTHORITY OF WEST V	Unsecured	80.95	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	275,448.00	276,439.19	0.00	124,876.96	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	4,789.62	4,789.62	4,789.62	0.00
NAVIENT SOLUTIONS INC	Unsecured	4,891.00	4,964.32	4,964.32	448.73	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,928.00	1,937.23	1,937.23	175.11	0.00
OHIO TWP SANITARY AUTHORITY	Unsecured	156.34	156.34	156.34	14.13	0.00
PATELCO CREDIT UNION	Unsecured	5,274.00	5,274.47	5,274.47	476.76	0.00
PATELCO CREDIT UNION	Unsecured	3,009.00	3,009.22	3,009.22	272.00	0.00
PEOPLES NATURAL GAS CO LLC - EC	Unsecured	191.50	134.73	134.73	12.18	0.00
QUEST DIAGNOSTICS INC	Unsecured	49.96	NA	NA	0.00	0.00
QUEST DIAGNOSTICS INC	Unsecured	9.16	NA	NA	0.00	0.00
SPARTAN FINANCIAL SERVICE	Unsecured	71.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TOYOTA FINANCIAL SVCS DIV TMC	Secured	29,178.00	28,648.08	28,648.08	28,648.08	0.00
TOYOTA FINANCIAL SVCS DIV TMC	Secured	17,876.00	17,590.11	14,573.63	14,573.63	772.98
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	234.12	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	1.20	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	8.10	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	11.45	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	7.43	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	5.70	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	29.40	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	7.35	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	4.85	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	5.70	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	5.75	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	14.07	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	1.20	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	14.07	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	51.30	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	5.41	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	3.37	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	5.13	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	11.40	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	534.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	534.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	1.10	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	61.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	71.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	161.74	NA	NA	0.00	0.00
UPMC - ST MARGARET**	Unsecured	248.19	NA	NA	0.00	0.00
UPMC - ST MARGARET**	Unsecured	11.31	NA	NA	0.00	0.00
UPMC - ST MARGARET**	Unsecured	15.57	NA	NA	0.00	0.00
UPMC++	Unsecured	92.25	NA	NA	0.00	0.00
UPMC++	Unsecured	18.34	NA	NA	0.00	0.00
UPMC++	Unsecured	602.10	NA	NA	0.00	0.00
UPMC++	Unsecured	129.32	NA	NA	0.00	0.00
UPMC++	Unsecured	187.55	NA	NA	0.00	0.00
UPMC++	Unsecured	754.97	NA	NA	0.00	0.00
UPMC++	Unsecured	51.00	NA	NA	0.00	0.00
UPMC++	Unsecured	25.08	NA	NA	0.00	0.00
UPMC++	Unsecured	234.00	NA	NA	0.00	0.00
UPMC++	Unsecured	38.83	NA	NA	0.00	0.00
UPMC++	Unsecured	565.06	NA	NA	0.00	0.00
WOLDMARK BY WYNDHAM	Secured	474.90	0.00	474.90	474.90	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$124,876.96	\$0.00
Mortgage Arrearage	\$4,789.62	\$4,789.62	\$0.00
Debt Secured by Vehicle	\$43,221.71	\$43,221.71	\$772.98
All Other Secured	\$474.90	\$474.90	\$0.00
TOTAL SECURED:	\$48,486.23	\$173,363.19	\$772.98
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$21,086.74	\$24,102.58	\$0.00
TOTAL PRIORITY:	\$21,086.74	\$24,102.58	\$0.00
GENERAL UNSECURED PAYMENTS:	\$83,669.37	\$7,562.98	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,765.91</u>
Disbursements to Creditors	<u>\$205,801.73</u>
TOTAL DISBURSEMENTS :	<u>\$216,567.64</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.